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Attorneys for DATCU Credit Union

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
(SHERMAN DIVISION)

IN RE:)	
)	CASE NO. 20-41366
JOHNNY WILLIAM FORD IV and)	
DECHEN LORRAINE FORD)	
Debtor(s))	Conf. Hearing Date: August 26, 2020
)	Hearing Time: 9:30 a.m.

OBJECTION TO CONFIRMATION OF DEBTOR(S)' CHAPTER 13 PLAN

TO THE HONORABLE JUDGE OF SAID COURT:

NOW COMES DATCU CREDIT UNION, the holder of a claim in the above numbered and entitled case and files this, its Objection to Confirmation of Debtor's Proposed Chapter 13 Bankruptcy Plan, and as grounds therefore would respectfully show the Court as follows:

1. This Court has jurisdiction over this matter by virtue of the jurisdiction conferred upon it under 28 U.S.C. §157 which characterizes this matter as a "core proceeding" arising in a case under Title 11.

2. This creditor is the holder of a claims in this case. The Debtor, whether one or more, is indebted to Movant as follows: \$26,553.66 (lease payoff of One (1) 2017 Dodge, VIN 1C6RR6LG3HS636430) and \$32,977.15 (lease payoff of One (1) 2018 Jeep, VIN 1C4RJEBG6JC514379).

3. The Plan as proposed by the Debtor(s) fail to meet the provision of 11 U.S.C.

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3. The Plan as proposed by the Debtor(s) fail to meet the provision of 11 U.S.C.

§1325(a)(3) of the United States Bankruptcy Code and has not been proposed in good faith. Movant would show the Court as follows:

(a). The Debtor's Chapter 13 Plan indicates that the lease agreements with the credit union are actually secured claims. The leases should be shown as either assumed or rejected.

WHEREFORE, Movant prays that this Court deny the confirmation of Debtor(s)' Plan as proposed unless and until Debtor modify such Plan to correct the deficiencies cited herein. Further, Movant prays for such other and further relief to which Movant may show itself justly entitled.

Respectfully submitted,

BLALACK & WILLIAMS, P.C.

Attorneys for DATCU Credit Union

BY: /s/ Tom W. Sharp (by permission RAW)
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CERTIFICATE OF SERVICE

The undersigned certifies that a true and correct copy of the foregoing document was served upon Johnny William Ford IV and Dechen Lorraine Ford, Debtor(s), 123 Haymeadow Drive, Crandall, TX 75114; Gregory W. Mitchell, Attorney for Debtor(s) The Mitchell Law Firm, L.P., 1412 Main Street, Suite 500, Dallas, TX 75202; Carey D. Ebert, Chapter 13 Trustee, P.O. Box 941166, Plano, TX 75094; and upon U.S. Trustee, 110 N. College Ave., Suite 300, Tyler, TX 75702, and upon the parties listed below, all by first class mail, address correction requested or e-mail, on this 12th day of August, 2020.

/s/ Tom W. Sharp (by permission RAW)

Tom W. Sharp

Parties Requesting Notice:

Exeter Finance LLC, c/o AIS Portfolio Services, LP
4515 N Santa Fe Ave. Dept. APS
Oklahoma City, OK 73118

PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541

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